

1: COVER PAGE

MONEY PLANS, LLC

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www.MoneyPlans.com

This brochure provides information about the qualifications and business practices of Money Plans, LLC. If you have any questions about the contents of this brochure, please contact us at:301-589-4250 or email deniseleish@moneyplans.com.

Additional information about Money Plans, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Also, reference to "registered investment adviser" does not imply a certain level of skill or training.

Registration as an investment adviser, or any reference to the firm being or the use of the term "registered", "registration" or "registered investment adviser" does not imply a certain level of skill or training.

February 25, 2026
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2: MATERIAL CHANGES

On February 25, 2026, we submitted our annual updating amendment filing for fiscal year 2025. We amended the Methods of Analysis, Investment Strategies and Risk of Loss section (Item 8) of the document to disclose additional material investment risks (Item 8) pertaining to Direct Indexing, Political Risk and Artificial Intelligence ("AI") Risk.

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3: TABLE OF CONTENTS

SECTION	TITLE	PAGE
1	COVER PAGE	1
2	MATERIAL CHANGES	2
3	TABLE OF CONTENTS	3
4	ADVISORY BUSINESS	4
5	FEEES AND COMPENSATION	6
6	PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT	9
7	TYPES OF CLIENTS	9
8	METHODS OF ANALYSIS, SOURCES OF INFORMATION, INVESTMENT STRATEGIES, AND RISK OF LOSS	9
9	DISCIPLINARY INFORMATION	12
10	OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS	12
11	CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING	10
12	BROKERAGE PRACTICES	13
13	REVIEW OF ACCOUNTS	15
14	CLIENT REFERRALS AND OTHER COMPENSATION	15
15	CUSTODY	15
16	INVESTMENT DISCRETION	16
17	VOTING CLIENT SECURITIES	16
18	FINANCIAL INFORMATION	16
19	ADDITIONAL INFORMATION (EDUCATION STANDARDS; EDUCATION AND BUSINESS BACKGROUND)	16
Supplement	DISCLOSURE BROCHURE SUPPLEMENT	17

4: ADVISORY BUSINESS

Introduction

Money Plans, LLC (“Money Plans”) is a fee-only registered investment adviser that provides five basic services: investment services on a supervisory basis, investment recommendations on a non-supervisory basis, financial planning, financial planning consultation, and hourly consultation to individuals and families. Each service is client centered and specific to each individual’s needs and goals. On December 1, 2021, Money Plans changed its organization from a sole proprietorship to a limited liability company.

Denise Leish is the principal owner of Money Plans and has been its owner since Money Plans’ inception. Money Plans has always been a fee only financial planning firm and a member of NAPFA (National Association of Personal Financial Advisors). Money Plans shares in NAPFA’s commitment to high standards:

“NAPFA, the National Association of Personal Financial Advisors, is the nation’s leading organization dedicated to the advancement of Fee-Only comprehensive financial planning. Consumers and the media look to NAPFA for access to financial advisors who meet the highest standards for professional competency, comprehensive financial planning and Fee-Only compensation.”

Money Plans has a fiduciary responsibility to our clients and therefore DOES NOT accept sales commissions, product incentives or third party payments.

Our Services

Money Management Supervisory Basis: This service is available to clients with investable assets over \$300,000. “Supervisory Basis” means that we monitor your assets on an ongoing basis and we make changes as we deem necessary. Clients who have their assets managed on a supervisory basis grant Money Plans limited discretionary investment authority to make trades in their accounts. The “discretionary” feature keeps the money management process easy and efficient and the “limited” feature protects the client from unauthorized withdrawals.

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While our money management is a separate service from financial planning, an assessment of each client's goals and risk tolerance, investment constraints and time horizon, and investing restrictions desired by the client, obtained from a questionnaire completed by the client, is used to guide the strategies and investments used in the client's account. Money Plans also manages each portfolio with specific client's planning situation, taxes and cost efficiency in mind.

This service also includes ongoing management of the investment portfolio, execution of electronic trades for lowest cost trades, data management for up to date information on client's account, semiannual reporting of portfolio positions and performance, and reporting and management for IRS compliance (i.e. cost basis reporting, satisfying Required Minimum Distribution withdrawals, etc). All activity in a client's account is transparent to the client at all times. The client receives a monthly statement from the custodian Charles Schwab summarizing all activity and charges. Clients also receive a confirmation of each transaction and have electronic access to their accounts for up to date information. Money Plans does not vote client proxies but is available to provide advice on issues raised in the proxies.

Factors that Trigger a Review of Client's Account

- Changes in a client's situation (job loss, inheritance, retirement, disability, marriage, child, etc.).
- Tax planning.
- Satisfying Required Minimum Distribution.
- Funding retirement plans.
- Client distribution needs.
- Change in client's risk tolerance.
- Change in market trends.
- Money Plans adding or deleting a security from its investments list.
- A mutual fund's Morningstar rating declines below three stars.

Investment Review and Recommendations Non-Supervisory Basis: Clients who have assets that total less than \$300,000, or who do not want ongoing money management, may contract with Money Plans for an investment review providing specific investment

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recommendations. Money Plans uses information obtained from conversations and a written questionnaire completed by clients on which to base these written investment recommendations, which include a recommended asset allocation based on the client's goals, time horizon, and tolerance towards volatility, and investment constraints. A valuation of the client's money is also provided to see how much the investments are likely to contribute to their retirement years. Operating costs and tax implication are considered in the advice. Recommendations for ongoing savings and strategies for client to implement the recommendations are also included in the report.

Financial Planning: Money Plans provides comprehensive financial planning advice not involving specific securities recommendations. Such advice is centered on cash flow, budgeting, retirement, insurance and risk management, estate planning and tax planning. Money Plans is able to provide this service to individuals and families at any stage in their life: to those just starting out, to those nearing retirement and to those already in retirement.

Financial Planning Consultation: Money Plans provides financial planning consultation which provides a client with an opportunity to hire Money Plans to discuss certain specific financial planning issues, but that does not result in any formal written financial plan. This service does not include specific investment advice.

Hourly Consultation to Individuals and Families: Money Plans provides hourly consultation to individuals and families. Such advice is centered on isolated areas of concern, but generally does not include specific investment advice.

With any of Money Plans services, a client can, without restriction, terminate a contract within 5 business days of signing.

As of February 13, 2026, Money Plans had discretionary assets under management of approximately \$107,992,883 and non-discretionary assets under management of \$0.

5. FEES AND COMPENSATION

Money Plans compensation comes directly from the client. Money Plans receives no other fees. Money Plans does not receive fees for selling an investment, it does not receive fees when an investment is sold, does not receive 12(b) 1 fees, and does not receive fees for transaction costs. We are not affiliated with any other company. We have no obligation to use a particular broker/dealer or vendor.

All fees for Money Plans services, other than for investment advisory fees, are based on Money Plans's hourly rate. Investment advisory fees are based on a percentage of assets. Our fees are not negotiable.

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Investment Advisory Fees

For Money Management Supervisory Basis:

<u>Assets Under Management</u>	<u>Annual Fee</u>	<u>Quarterly Fee</u>
Next: \$5,000,000 and over	.50%	.1250%
Next: \$1,000,000 - \$4,999,999	.75%	.1875%
Next: \$ 500,000 - \$ 999,999	1.00%	.2500%
Next: \$ 200,000 - \$ 499,999	1.15%	.2875%
First: Up to \$199,999	1.50%	.3750%

(example: an account size valued at \$1,000,000 would have a quarterly fee of .28625%)

For Money Management Supervisory Basis: Fees are deducted from client accounts on a quarterly basis. Clients sign a limited power of attorney that enables Money Plans to trade on their account and to deduct quarterly money management fees based on the terms and conditions of the Portfolio Management contract. A limited power of attorney protects clients from unwanted money movement from their account. The management fees are assessed quarterly in **arrears** based on the value of the assets under management on the last day of the quarter prorated for capital flows that occurred during the quarter. Client can make deposits or withdrawals to their account at any time. Fees for money management on a supervisory basis are on-going until the client no longer wishes to receive the service. Client or advisor can terminate the contract at any time by providing written notice to the other, and client is responsible for all unpaid fees due through the date of termination.

For Investment Review and Recommendations Non-Supervisory Basis: Fees are based on the same formula as for annual money management on a supervisory basis but are a one-time fee (non-recurring) and therefore do not cover any future work. Client pays 50% at signing of contract and balance is due when client receives the investment plan (usually within two weeks). Fees are paid directly to Money Plans and not deducted from any account.

For Financial Planning: Fees for financial planning typically range from \$1,500 to \$4,500 depending on the complexity of the plan. Clients pay 50% at signing of contract and balance is due when the client receives the investment plan (usually within two weeks). While these fees could cover an asset allocation, they do not include investment review and recommendations. Money Plans also provides financial planning through consultations at a reduced cost (generally less than \$1,000) to those clients who do not require a more complex form of planning. Fees are paid directly to Money Plans at end of session and not deducted from any account.

February 25, 2026
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For Hourly Consultation to Individuals and Families: Fees shall be charged to clients at Money Plans' then current hourly rate (as of May 2023 the hourly rate is \$400). Fees are paid directly to Money Plans and not deducted from any account.

There Could Be Other Investment Costs Not Related To Money Plans:

All investments have expenses associated with them. Money Plans philosophy is to keep those expenses as low as possible by investing in securities that do not charge high expenses since high expenses can have a negative impact on total return. A client can expect to pay the following fees in addition to the fees it pays Money Plans (these fees do not go to Money Plans):

Annual fund operating expenses – these expenses are what it costs for the mutual fund to stay in business and are internal to each mutual fund. These costs are not deducted from the clients account; rather the investment return received is already net of fees. Money Plans pays close attention to these fees. Generally, Money Plans will not invest in or recommend a mutual fund that charges more than 1.0% for total operating expenses. Money Plans minimizes operating expenses by using alternative investments to mutual funds called Exchange Traded Funds (ETFs) whenever possible. These funds are non-managed and have extremely low operating expenses. A typical operating expense for an ETF is around .25% or less compared to a mutual fund which could be 1.0% or even higher. Money Plans tries to use a mutual fund or ETF from Schwab's list of "no transaction fees" whenever possible. When a fund is purchased or sold from this list it is not charged a transaction fee from Schwab.

Mutual funds can also charge other fees that are generally then paid to the broker who is paid on commissions for recommending the fund. These fees show up either as commissions at the time the fund is purchased (called "front load") or as commissions at the time the fund is liquidated (called a "rear load") and/or 12(b) 1 fees - another form of commissions and expenses shared with a broker on an annual basis. Money Plans does not invest in these types of mutual funds unless Money Plans can purchase the fund at net asset price (where commissions are eliminated).

In the event of a termination of Money Plans' services, a client may request a refund of any unearned prepaid fee (if any) in writing. Money Plans will then promptly refund the amount of any unearned prepaid fee.

Trading fees – These fees are what a clearing house charges to transact trades over an exchange (i.e. NYSE). We have selected Charles Schwab as our clearing house to buy and sell securities for our clients. Money Plans keeps these costs as low as possible by trading electronically. The fee is typically \$0 to \$4.95 per trade. Costs are higher for trades that are not electronically traded. Money Plans will also "batch trade" (consolidate purchases for a number of accounts) whenever it believes that a better price could be achieved by

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doing so. For further information concerning Money Plans' brokerage practices, please see Section 12 of this Disclosure Brochure.

Note that we do not intend to allow the use of margin accounts by clients for trading purposes and will counsel clients of the costs and concerns to use margin.

Billing on Cash Positions - The firm treats cash and cash equivalents as an asset class. Accordingly, unless otherwise agreed in writing, all cash and cash equivalent positions (e.g., money market funds, etc.) are included as part of assets under management for purposes of calculating the firm's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), the firm may maintain cash and/or cash equivalent positions for defensive, liquidity, or other purposes. While assets are maintained in cash or cash equivalents, such amounts could miss market advances and, depending upon current yields, at any point in time, the firm's advisory fee could exceed the interest paid by the client's cash or cash equivalent positions.

Periods of Portfolio Inactivity - The firm has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, the firm will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including but not limited to investment performance, fund manager tenure, style drift, account additions/withdrawals, the client's financial circumstances, and changes in the client's investment objectives. Based upon these and other factors, there may be extended periods of time when the firm determines that changes to a client's portfolio are neither necessary nor prudent. Notwithstanding, unless otherwise agreed in writing, the firm's annual investment advisory fee will continue to apply during these periods, and there can be no assurance that investment decisions made by the firm will be profitable or equal any specific performance level(s).

IRA Rollover Considerations - As a normal extension of financial advice, we provide education or recommendations related to the rollover of an employer-sponsored retirement plan. A plan participant leaving employment has several options. Each choice offers advantages and disadvantages, depending on desired investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and the investor's unique financial needs and retirement plans. The complexity of these choices may lead an investor to seek assistance from us.

An Associated Person who recommends an investor roll over plan assets into an Individual Retirement Account ("IRA") may earn an asset-based fee as a result, but no compensation if assets are retained in the plan. Thus, we have an economic incentive to encourage an investor to roll plan assets into an IRA. In most cases, fees and expenses will increase to

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the investor as a result because the above-described fees will apply to assets rolled over to an IRA and outlined ongoing services will be extended to these assets.

We are fiduciaries under the Investment Advisers Act of 1940 and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We have to act in your best interests and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

6. PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Money Plans does not employ performance-based fees which we believe may encourage advisors to take excessive risks to boost fees. Money Plans only manages individual client accounts and does not manage hedge funds or mutual funds.

7. TYPES OF CLIENTS

Money Plans provides investment and financial planning advice to individuals and families at all income and asset levels.

Money Plans generally require a signed client agreement before a client may open an account with it for money management services or investment planning services.

8. METHODS OF ANALYSIS, SOURCES OF INFORMATION, INVESTMENT STRATEGIES, AND RISK OF LOSS

Money Plans employs fundamental analysis and analysis of economic, market, industry, firm, and product cycles and trends to evaluate investments and manage portfolios.

Typical sources of information include research materials prepared by others, subscriptions, corporate rating services, company press releases, analyst research reports, annual reports, financial newspapers and magazines. Money Plans continually adapts its investment strategies to market conditions and individual client needs. The investment strategies used to implement any investment advice given to clients include long term purchases (securities held at least a year) and short term purchases (securities sold within a year). Money Plans invests in inverse exchange traded funds (which use strategies designed to go against the market). Money Plans does not employ options or other derivatives except for those mutual funds and exchange traded funds that may employ such strategies from time to time.

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Typical investments used by Money Plans include exchange traded funds, common stocks, open-ended mutual funds, closed ended mutual funds, individual bonds (corporate, municipals, governments), and certificates of deposits.

The Risks

Investing in stocks and bonds can be risky and involve a significant loss of money. Unfortunately there is no one way to avoid market losses. Sometimes the loss is just a paper loss reflecting day to day volatility and sometimes the loss is real. Every portfolio is subject to the following risks:

1. Business risk - which is the potential for loss of value through competition, mismanagement, and financial insolvency.
2. Valuation Risk - which is when the stock is trading at a price that is far in excess of its current and average earnings.
3. Force of Sale Risk - which is when stocks are sold at a time that is not advantageous to satisfy client liquidity needs.

Money Plans minimizes all these risks by using three prudent strategies: by diversifying, by focusing on price earnings multiples, and by setting aside a certain percentage of the portfolio for capital preservation (so that there is always cash easily accessible).

Concentrated Position Risk - Certain Associated Persons may recommend that clients concentrate account assets in an industry or economic sector. In addition to the potential concentration of accounts in one or more sectors, certain accounts may, or may be advised to, hold concentrated positions in specific securities. Therefore, at times, an account may, or may be advised to, hold a relatively small number of securities positions, each representing a relatively large portion of assets in the account. As a result, the account will be subject to greater volatility than a more sector diversified portfolio. Investments in issuers within an industry or economic sector that experiences adverse economic, business, political conditions or other concerns will impact the value of such a portfolio more than if the portfolio's investments were not so concentrated. A change in the value of a single investment within the portfolio will affect the overall value of the portfolio and will cause greater losses than it would in a portfolio that holds more diversified investments.

Preferred Securities Risk - Preferred Securities have similar characteristics to bonds in that preferred securities are designed to make fixed payments based on a percentage of their par value and are senior to common stock. Like bonds, the market value of preferred securities is sensitive to changes in interest rates as well as changes in issuer credit quality. Preferred securities, however, are junior to bonds with regard to the distribution of corporate earnings

and liquidation in the event of bankruptcy. Preferred securities that are in the form of preferred stock also differ from bonds in that dividends on preferred stock must be declared by the issuer's board of directors, whereas interest payments on bonds generally do not require action by the issuer's board of directors, and bondholders generally have protections that preferred stockholders do not have, such as indentures that are designed to guarantee payments – subject to the credit quality of the issuer – with terms and conditions for the benefit of bondholders. In contrast preferred stocks generally pay dividends, not interest payments, which can be deferred or stopped in the event of credit stress without triggering bankruptcy or default. Another difference is that preferred dividends are paid from the issuer's after-tax profits, while bond interest is paid before taxes.

Inverse Funds - Inverse mutual funds and ETFs, which are sometimes referred to as "short" funds, seek to provide the opposite of the single-day performance of the index or benchmark they track. Inverse funds are often marketed as a way to profit from, or hedge exposure to, downward moving markets. Some inverse funds also use leverage, such that they seek to achieve a return that is a multiple of the opposite performance of the underlying index or benchmark (i.e., -200%, -300%). In addition to leverage, these funds may also use derivative instruments to accomplish their objectives. As such, inverse funds are highly volatile and provide the potential for significant losses.

Environmental, Social, and Governance Investment Criteria Risk - If a portfolio is subject to certain environmental, social and governance (ESG) investment criteria it may avoid purchasing certain securities for ESG reasons when it is otherwise economically advantageous to purchase those securities, or may sell certain securities for ESG reasons when it is otherwise economically advantageous to hold those securities. In general, the application of the portfolio's ESG investment criteria may affect the portfolio's exposure to certain issuers, industries, sectors and geographic areas, which may affect the financial performance of the portfolio, positively or negatively, depending on whether these issuers, industries, sectors or geographic areas are in or out of favor. An adviser can vary materially from other advisers with respect to its methodology for constructing ESG portfolios or screens, including with respect to the factors and data that it collects and evaluates as part of its process. As a result, an adviser's ESG portfolio or screen may materially differ from or contradict the conclusions reached by other ESG advisers concerning the same issuers. Further, ESG criteria are dependent on data and are subject to the risk that such data reported by issuers or received from third-party sources may be subjective, or it may be objective in principle but not verified or reliable.

Risks Associated with Investing in Inverse and Leveraged Funds - Leveraged mutual funds and ETFs generally seek to deliver multiples of the daily performance of the index or benchmark that they track. Inverse mutual funds and ETFs generally seek to deliver the opposite of the daily performance of the index or benchmark that they track. Inverse funds often are marketed as a way for investors to profit from, or at least hedge their exposure to, downward-moving markets. Some Inverse funds are both inverse and leveraged, meaning

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that they seek a return that is a multiple of the inverse performance of the underlying index. To accomplish their objectives, leveraged and inverse funds use a range of investment strategies, including swaps, futures contracts, and other derivative instruments. Leveraged, inverse, and leveraged inverse funds are more volatile and riskier than traditional funds due to their exposure to leverage and derivatives, particularly total return swaps and futures. At times, we will recommend leveraged and/or inversed funds, which may amplify gains and losses.

Most leveraged funds are typically designed to achieve their desired exposure on a daily (in a few cases, monthly) basis, and reset their leverage daily. A "single day" is measured from the time the leveraged fund calculates its net asset value ("NAV") to the time of the leveraged fund's next NAV calculation. The return of the leveraged fund for periods longer than a single day will be the result of each day's returns compounded over the period. Due to the effect of this mathematical compounding, their performance over longer periods of time can differ significantly from the performance (or inverse performance) of their underlying index or benchmark during the same period of time. For periods longer than a single day, the leveraged fund will lose money when the level of the Index is flat, and the leveraged fund may lose money even if the level of the Index rises. Longer holding periods, higher index volatility, and greater leverage all exacerbate the impact of compounding on an investor's returns. During periods of higher Index volatility, the volatility of the Index may affect the leveraged fund's return as much as or more than the return of the Index itself. Therefore, holding leveraged, inverse, and leveraged inverse funds for longer periods of time increases their risk due to the effects of compounding and the inherent difficulty in market timing. Leveraged funds are riskier than similarly benchmarked funds that do not use leverage. Non-traditional funds are highly volatile and not suitable for all investors. They provide the potential for significant losses.

Cybersecurity Risks - Our firm and our service providers are subject to risks associated with a breach in cybersecurity. Cybersecurity is a generic term used to describe the technology, processes, and practices designed to protect networks, systems, computers, programs, and data from cyber-attacks and hacking by other computer users, and to avoid the resulting damage and disruption of hardware and software systems, loss or corruption of data, and/or misappropriation of confidential information. In general, cyber-attacks are deliberate; however, unintentional events may have similar effects. Cyber-attacks may cause losses to clients by interfering with the processing of transactions, affecting the ability to calculate net asset value or impeding or sabotaging trading. Clients may also incur substantial costs as the result of a cybersecurity breach, including those associated with forensic analysis of the origin and scope of the breach, increased and upgraded cybersecurity, identity theft, unauthorized use of proprietary information, litigation, and the dissemination of confidential and proprietary information. Any such breach could expose our firm to civil liability as well as regulatory inquiry and/or action. In addition, clients could be exposed to additional losses as a result of unauthorized use of their personal information. While our firm has established a business continuity plan and systems

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designed to prevent cyber-attacks, there are inherent limitations in such plans and systems, including the possibility that certain risks have not been identified. Similar types of cyber security risks are also present for issuers of securities, investment companies and other investment advisers in which we invest, which could result in material adverse consequences for such entities and may cause a client's investment in such entities to lose value.

Pandemic Risk - Large-scale outbreaks of infectious disease can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption. It is difficult to predict the long-term impact of such events because they are dependent on a variety of factors including the global response of regulators and governments to address and mitigate the worldwide effects of such events. Workforce reductions, travel restrictions, governmental responses and policies and macroeconomic factors will negatively impact investment returns.

But there are other risks too: there is purchasing power risk, volatility risk, and interest rate risk. Since there is no sure fire way to eliminate these or any other risks, Money Plans employs prudent strategies to minimize these risks such as: investing in companies that pay a dividend (in bad investment years, dividend's can be extremely rewarding), by investing in inverse funds (these investments go in the opposite direction of the market), and by laddering bonds and cd's (this way if interest rates goes up, not all your money is tied up in lower interest bonds and cd's) and by using strategic and tactical asset allocation. Nevertheless, investing in securities involves a risk of loss that clients should be prepared to bear.

Direct Indexing - Direct indexing strategies seek to replicate the performance of a market index by directly holding the individual securities, or a representative sample of the individual securities, that make up the index. Direct indexing can provide a more tax efficient means of investing, and allows for more customized investment allocations, than investing in a fund or other commingled product that seeks to replicate the index. The potential benefits of direct indexing, however, will not necessarily be realized if a client does not take advantage of tax planning or impose account restrictions, such as account level security or sector-based restrictions or customizations based on specific tax, Environmental, Social, and Governance or other preferences. Fees and expenses for the direct indexing strategy in some cases will be higher than the fees and expenses associated with alternative index products. Higher fees and expenses could adversely impact account performance. The size of the account and the number of securities in the index the account seeks to replicate also limit the ability of the account to replicate the index. As a result, the direct indexing strategy introduces the risk of tracking error relative to the index and can cause a portfolio to underperform the index, including as a result of customization.

Political Risk - Each administration presents its own set of policy risks that could impact investors. One of the policy tools that an administration can implement is the imposition of tariffs, or the threats thereof. The scope, implementation, and duration of tariffs can create uncertainty domestically and globally. Industries that rely on imported raw material or that have heavily integrated cross-border manufacturing practices may be most impacted by the imposition of tariffs. However, it is challenging to predict the impact of actual and/or threatened tariffs and impossible to predict future policy decisions. When tariffs are imposed, there is also a higher probability that retaliatory tariffs could be imposed, which could further impact industries and products. Tariffs in general can also permanently alter global supply chains and have far-reaching indirect impacts. Tariffs can hurt economic growth and add to inflation, which can lead to rising interest rates.

Artificial Intelligence ("AI") Risk - We may rely on programs and systems that utilize AI, machine learning, probabilistic modeling, and other data science technologies ("AI Tools") when delivering our services. AI Tools are also used to record and transcribe client meetings. Clients should note that AI Tools are highly complex, and are known to have been flawed, hallucinate, reflect biases included in the data on which such tools are trained, be of poor quality, or be otherwise harmful. AI Tools present Cybersecurity Risk. The U.S. and global legal and regulatory environment relating to the use of AI Tools is uncertain and rapidly evolving, and could require changes in the firm's implementation of AI Tools and increase compliance costs and the risk of non-compliance. Further, the firm may rely on AI Tools developed by third parties, and the firm has limited control over the accuracy and completeness of such AI Tools. Clients who do not want us to record their meetings have the option to opt out at the time of the meeting.

9. DISCIPLINARY INFORMATION

Neither Denise Leish nor Money Plans is involved in any legal or disciplinary actions.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither Denise Leish nor Money Plans has any information disclosable under this Item 10.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING

Serving as a fiduciary is Money Plans' highest priority. All our employees and advisers serve as fiduciaries for our clients. Maintaining a fiduciary standard is also required in order to maintain our membership in the National Association of Personal Financial Advisors. We are proud of our long-standing tradition of serving clients and earning their trust. Our clients expect that we will put their interests before our interests and to treat them fairly, and we strive to always meet those expectations.

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It is our firmly stated expectation that all employees of the firm take this role of fiduciary seriously and that they similarly hold compliance with all federal and state laws as a clear requirement.

Possible Conflicts of Interest - For publicly traded investments, Money Plans will occasionally purchase into or have already purchased an investment that it will be recommending to clients. To accommodate diverse individual circumstances and investment goals, it is possible that Money Plans may at times buy for certain clients and/or for its personal account the same securities that are being sold for other clients.

Minimizing Conflicts of Interest - Money Plans maintains two master accounts -- one for client accounts and one for personal accounts. The master account for client transactions is always given priority over those of employees and related persons in an attempt to ensure that the client receives the best pricing and filled order. Money Plans cannot allocate filled orders from the client master account to the personal master account or vice versa.

When batch trading, the prices for transactions in a given security on a given day typically are averaged so that no one account or client receives preference. If it should happen that Money Plans determines that another client who was not considered as a participant in the batch trade may also benefit from the security, a separate trade will be made into that client's account and that client could end up with a different share price.

Money Plans policy is that if securities of limited availability are offered to Money Plans, Money Plans cannot take the trading opportunity without first allocating it to any client for whom it would be appropriate. Money Plans must approve the purchase or sale of securities in the account of its officers and employees before any trade is made. While Money Plans does batch trading, all personal and family accounts are batched separately from client accounts. All Money Plans employees are required to maintain current records of all investment holdings which are to be made available for review by Money Plans and which are reviewed at least annually.

Employees must notify Money Plans before placing their own trades, the trades must be cleared by Denise Leish, Chief Compliance Officer, and all such trading is monitored by Money Plans. Copies of all trade confirmations by employees must be provided to Money Plans. Employees must annually certify that they understand these rules and are in compliance.

Money Plans subscribes to the Code of Ethics of NAPFA (National Association of Personal Financial Advisors). We will provide a copy of our Code of Ethics to each client when we become engaged, and will provide a copy to each prospective client upon request.

February 25, 2026
Money Plans, LLC
8701 Georgia Avenue · Suite 710 · Silver Spring, MD 20910
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The Code Principles Money Plans shares with NAPFA are:

1. Integrity: shall offer and provide professional services with integrity.
2. Objectivity: shall be objective in providing professional services to clients.
3. Competence: shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the designee is engaged.
4. Fairness: shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflicts of interests in providing such services.
5. Confidentiality: shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by the Advisor or in connection with a civil dispute between the Advisor and client.
6. Professionalism: conduct in all matters shall reflect credit upon the profession.
7. Diligence: shall act diligently in providing professional services.

Money Plans Code of Ethics incorporates the above code and the personal trading standards. Our policy is to always place the client's needs above our own.

12. BROKERAGE PRACTICES

Money Plans has selected Schwab's institutional service over any other wire-clearing house since Schwab is the world's largest discount broker and offers state of the art technology. They are the pioneers in offering institutional services to financial advisors. As part of their cooperation and relationship with financial advisors, they **offer** dedicated support teams which provide significant back office support to advisors such as Money Plans.

Schwab provides at no cost to Money Plans a software package called Schwab Data Delivery which links Schwab computers with Money Plans. Through Schwab Data Delivery, Money Plans is able to download client information and to view client accounts on a real time basis. This program enables Money Plans to trade electronically for clients, thus keeping down client trading costs. Schwab also provides a large inventory of lower-cost "institutional-only" mutual fund shares, a large no-load mutual fund marketplace, a large subset of no- transaction fee funds, exchange traded funds with very low fees, electronic trading, accurate order execution, fair trade execution, convenient office locations, financial strength, substantial insurance, responsive customer service, and

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familiarity to clients. In addition, Money Plans uses a "trade away" feature for purchasing and selling bonds. Money Plans may use this feature to obtain better prices and a greater selection of inventories outside Schwab for fixed income securities. And if, because of such trading, the client incurs a fee (generally around \$25), the price of the securities is often reduced to negate the effect of the fee.

Money Plans also subscribes to Envestnet-Tamarac, Inc. data management and reporting software application called PortfolioCenter. Money Plans pays an annual renewal fee for Portfolio Center. This software is used to provide clients with their performance reports. There is no direct financial relationship between Money Plans and Schwab, or to any other brokerage firm. Money Plans receives no research or other consideration for recommending Charles Schwab as custodian to clients.

While we understand that there's some possibility clients could pay lower transaction fees with other brokers, Money Plans feels that clients are receiving the best custodial and execution services available for the transaction fees paid to Charles Schwab & Co., Inc. for execution of transactions.

13. REVIEW OF ACCOUNTS

Denise Leish reviews money management clients on an ongoing basis, with a focus on cash balances, margin balances and levels of volatility. We send out written performance reports to money management clients on a semi-annual basis.

14. CLIENT REFERRALS AND OTHER COMPENSATION

As described in Item 12 above, we receive economic benefits from our custodial broker dealer in the form of support products and services they make available to us and other independent investment advisors whose clients maintain their accounts at these custodial broker dealers. The availability of custodial products and services is not dependent upon or based on the specific investment advice we provide our clients, such as buying or selling specific securities or specific types of securities for our clients. The products and services provided by the custodial broker dealer, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

15. CUSTODY

Money Plans requires clients to use the services of an independent third party to act as custodian for client accounts. The qualified custodian is authorized by the client to deduct and direct payment of Money Plans' advisory fee directly from the client's custodial account. Each client will receive account statements directly from the broker on at least a quarterly basis. Each client should carefully review those statements. In the event that a client also receives an account statement from Money Plans, each client is urged to

February 25, 2026
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compare the account statement they receive from the qualified custodian with the account statement they receive from Money Plans, and to rely solely on the account statement received from the qualified custodian.

16. INVESTMENT DISCRETION

Money Plans accepts discretionary authority to manage securities accounts on behalf of certain clients. Nonetheless, Money Plans, in response to a client request, or where it determines necessary, will communicate its investment recommendations and advice to its clients prior to seeking the implementation of that recommendation and/or advice. Each client may request reasonable limitations be placed on our discretionary authority, such as securities- or market sector- based limitations. The client signs a limited power of attorney granting discretionary authority to Money Plans.

17. VOTING CLIENT SECURITIES

Money Plans does not vote client proxies but is available to provide advice on issues raised in the proxies. Each client will receive their proxy-related materials directly from the issuer or the custodian of the assets. Client may contact Money Plans in writing or by telephone with questions about a particular solicitation.

18. FINANCIAL INFORMATION

Money Plans does not have any information to disclose in response to this Item.

19. ADDITIONAL INFORMATION

EDUCATION AND BUSINESS BACKGROUND

Denise Leish is the founder of Money Plans, founded in 1983. Denise holds a Bachelor of Science degree in Education and Economics from the University of Maryland and a Master of Business Administration degree from George Washington University. Denise Leish is also a long-time, active member of the National Association of Personal Financial Advisors.

Item 1: Cover Page

Brochure Supplement

Denise Leish

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Silver Spring, MD 20910
P: (301) 589-4250/www.MoneyPlans.com

Contact Person: Denise Leish, Chief Compliance Officer
Date of Supplement: May 2012

This brochure supplement provides information about Denise Leish that supplements the Money Plans brochure. You should have received a copy of that brochure. Please contact the firm if you did not receive Money Plans's brochure or if you have any questions about the contents of this supplement.

Additional information about Denise Leish is available on the SEC's website at www.adviserinfo.sec.gov.

February 25, 2026
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Item 2: Educational Background and Business Experience

1. Year of birth: 1952
2. Education and Business Background:

Denise Leish is the founder of Money Plans, founded in 1983. Denise holds a Bachelor of Science degree in Education and Economics from the University of Maryland and a Master of Business Administration degree from George Washington University. Denise Leish is also a long-time, active member of the National Association of Personal Financial Advisors.

Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

None.

Item 5: Additional Compensation

None.

Item 6: Supervision

Denise Leish is the sole owner of the business and also serves as its Chief Compliance Officer. As Chief Compliance Officer, she has implemented a compliance manual that governs the compliance operations of the firm. In addition, she is a member of the National Association of Personal Financial Advisors (NAPFA) and subscribes to the NAPFA Code of Ethics.